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Editorial | Identity Theft

Safety net needs repair

If you're a savvy consumer, you probably know the simple steps to avoid identify theft.

Items on that self-help list would include: Run those bank and credit-card statements and paycheck stubs through the home shredder. Make online purchases only at reputable, secure Web sites.

Delete e-mail messages seeking "verification" for a home refinancing deal or PayPal account. (They're just *phishing* for your data.) And don't ever give out your Social Security number or credit card to anyone who reaches out by telephone.

All good tips, but guess what? None of those precautions alone can keep personal information safe. To extend, protect your financial well-being.

As nearly 145,000 Americans learned in recent days - including several thousand in Pennsylvania and New Jersey - maintaining privacy is something far beyond any one individual's control.

These consumers were victims of a security breach at a huge databroker, Georgia-based Choice company, which has 19 billion records on file, was conned into selling consumers' personal information by artists posing as legitimate business customers. One Nigerian national who obtained data has been arrested in California, but authorities doubt he acted alone.

In a different information mishap, Charlotte, N.C.-based Bank of America disclosed that it lost computer tapes containing personal data on 1.2 million federal employees, including some U.S. Senate members. The bank is on whether the tapes fell into the hands of identity thieves, but that has to be a major worry.

Both episodes are outrageous instances of businesses falling down on the job after they had been entrusted with vital data. The data "leaks" demonstrate the need for greater oversight of databank repositories - that, fortunately, is gearing up quickly with hearings this week in Washington and talks in state capitals.



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For consumers, action on protecting data troves cannot come too soon.

Thieves hope to tap the vast data stores of information on nearly every U.S. resident to fuel a thrif stolen identity information, often marketing the personal data on the Web.

Databanks are here to stay, of course. And they're indispensable: They make ready access to cre provide employers and government with tools to screen job applicants and, in the post-9/11 era, t nation secure. If not handled safely, though, these repositories are a threat to privacy, to individua security, and, ultimately, to the economy's operation.

Against such systemic threats to privacy, home shredders, safe surfing and other individual preca meaningless and almost quaint.

So it's good to see the flurry of legislative interest in coming to consumers' aid. In the Senate, Juc chairman Arlen Specter (R., Pa.) and Jon S. Corzine (D., N.J.) are showing leadership, among ot with a pledge to hold hearings; Corzine, with a common-sense proposal to require speedy and wi by databrokers when consumers' information is compromised.

Since this is the second major data leak at ChoicePoint, the firm has egg on its face and a battere even as it pledges to tighten security. Congress and Georgia state regulators need to make sure how it plans to screen clients better to prevent leaking data to con artists.

Beyond that, Congress and regulators at the Federal Trade Commission need to craft national ov entire industry - something akin to the fair credit law that governs credit-reporting agencies and fir institutions. (Some databank services are covered by that law.)

Corzine's measure would emulate California's consumer-friendly approach to identity theft. Only i ChoicePoint required by law to alert consumers, although the firm is notifying all people affected i notification is key to heading off ID theft.

Databrokers are subject to a web of state and federal laws that is confusing and - as ID thefts are clearly ineffective. Consumers deserve better.

Received a ChoicePoint notice? Go to inquirer.philly.com/opinion for tips and other ID theft information.

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